

## CLAIMS

What is claimed is:

1. A method of issuing a bearer note comprising the steps of:  
receiving from a user information including  
a user identifier, and  
a face value of the bearer note to be issued; and  
transmitting to the user at least one code for use in generating the bearer  
note.
2. The method of claim 1, further comprising the step of:  
generating the at least one code based on the user information.
3. The method of claim 1, further including the step, prior to the receiving  
step, of:  
registering the user.
4. The method of claim 3, wherein the registering step comprises the steps of:  
receiving identifying information from the user;  
receiving an account identifier from the user; and  
transmitting the user identifier to the user.
5. The method of claim 4, wherein the bearer note is a traveler's check.
6. The method of claim 4, wherein the bearer note is a certified check.

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2 7. A system for issuing a bearer note, comprising:  
3 a receiver receiving, from a user, information including a user identification  
4 and a face value of the bearer note to be issued; and  
5 a transmitter transmitting, to the user, at least one code for use in  
6 generating the bearer note.

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8 8. The system of claim 7, further comprising:  
9 a code generator, generating the at least one code based on the received  
10 information.

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12 9. The system of claim 7, further comprising:  
13 a voice response unit, coupled to the user by a communication network,  
14 forwarding information between the receiver and the user and the transmitter and  
15 the user.

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17 10. The system of claim 7, further comprising:  
18 a modem, coupled to the user by a communication network, forwarding  
19 information between the receiver and the user and the transmitter and the user.

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21 11. The system of claim 7, further comprising:  
22 a network adapter, coupled to the user by a communication network,  
23 forwarding information between the receiver and the user and the transmitter and  
24 the user.

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2 12. The system of claim 7, further comprising:

3 a database containing information relating to registered users, comprising:  
4 information identifying the user; and  
5 an account identifier.

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7 13. The system of claim 12, wherein the receiver further receives information  
8 relating to registered users, the database stores the received information and the  
9 transmitter further transmits an identification code based on the received  
10 information to the user.

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12 14. The system of claim 7, wherein the bearer note is a traveler's check.

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14 15. The system of claim 7, wherein the bearer note is a certified check.

15  
16 16. A computer program storage device, comprising:

17 a computer readable medium embodying computer program instructions  
18 for printing traveler's checks, including:

19 computer program instruction means for generating user information to be  
20 transmitted to a traveler's check issuer;

21 computer program instruction means for receiving at least one code  
22 generated by the traveler's check issuer, and receiving as input at least one face  
23 value of a traveler's check;

24 computer program instruction means for causing the computer to calculate

1 a valid traveler's check serial number based on the code; and

2 computer program instruction means for causing the computer to generate  
3 a printer output file for printing a traveler's check having the valid traveler's  
4 check serial number and the face value.

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6 17. The computer program storage device of claim 16, further comprising:  
7 computer program instruction means for transmitting the printer output file  
8 to a printer.

9  
10 18. A method of generating bearer notes, comprising the steps of:  
11 receiving at least one code and at least one face value of a bearer note;  
12 calculating a valid bearer note certification number based on the code; and  
13 generating a printer output file for printing a bearer note having the valid  
14 bearer note certification number and the face value.

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16 19. The method of claim 18, further comprising the steps of:  
17 transmitting the printer output file to a printer; and  
18 printing the traveler's check.

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20 20. The method of claim 18, wherein the bearer note is a traveler's check

21  
22 21. The method of claim 20, wherein the bearer note certification number is a  
23 serial number of the traveler's check.

1 22. The method of claim 18, wherein the bearer note is a certified check.

2  
3 23. A system for generating bearer notes, comprising:

4 a receiver receiving at least one code and at least one face value of a  
5 bearer note,

6 a calculating device calculating a valid bearer note certification number  
7 based on the code, and

8 a print file generator generating a printer output file for printing a bearer  
9 note having the valid bearer note certification number and the face value.

10  
11 24. The system of claim 23, further comprising:

12 a printer port transmitting the printer output file; and

13 a printer receiving the printer output file and printing a traveler's check.

14  
15 25. The system of claim 24, wherein the bearer note is a traveler's check.

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17 26. The system of claim 25, wherein the bearer note certification number is a  
18 serial number of the traveler's check.

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20 27. The method of claim 24, wherein the bearer note is a certified check.

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22 28. A system for generating bearer notes, comprising:

23 a processor;

24 a memory, coupled to the processor, storing program instructions

1 executable by the processor for performing the steps of:

2 receiving at least one code and at least one face value of a bearer note;  
3 calculating a valid bearer note certification number based on the code; and  
4 generating a printer output file for printing a bearer note having the valid  
5 bearer note certification number and the face value.

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7 29. The system of claim 28, further comprising:

8 a printer port transmitting the printer output file; and  
9 a printer receiving the printer output file and printing a traveler's check.

10  
11 30. The system of claim 29, wherein the bearer note is a traveler's check

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13 31. The system of claim 30, wherein the bearer note certification number is a  
14 serial number of the traveler's check.

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16 32. The system of claim 29, wherein the bearer note is a certified check.

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18 33. A method of accepting a traveler's check, comprising the steps of:

19 receiving a traveler's check from a user;  
20 communicating a serial number and a face value of the traveler's check to  
21 a verifier of the traveler's check; and  
22 receiving an authorization to accept the traveler's check from the verifier.

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24 34. The method of claim 33, further comprising the step of:

1 depositing the traveler's check for payment.

2  
3 35. A system for accepting a traveler's check, comprising:

4 a transmitter transmitting a serial number and a face value of the traveler's  
5 check to a verifier of the traveler's check; and

6 a receiver receiving an authorization to accept the traveler's check from  
7 the verifier.

8  
9 36. The system of claim 35, further comprising:

10 an input device receiving the serial number and the face value of the  
11 traveler's check.

12  
13 37. The system of claim 36, further comprising:

14 a display displaying the received authorization.

15  
16 38. A method of authorizing the acceptance of a traveler's check, comprising  
17 the steps of:

18 maintaining a database comprising serial numbers of traveler's checks sold  
19 to buyers;

20 receiving from a merchant a request for authorization to accept a traveler's  
21 check, the request for authorization including a serial number of the traveler's  
22 check;

23 examining the database to determine whether the received serial number is  
24 valid; and

1 communicating authorization to accept the traveler's check to the  
2 merchant, if the received serial number is valid.

3  
4 39. The method of claim 38, further comprising the steps of:

5 maintaining in the database a face value associated with each serial  
6 number; and

7 receiving from the merchant a face value of the traveler's check in  
8 association with the serial number of the traveler's check.

9  
10 40. The method of claim 38, further comprising the steps of:

11 receiving from a bank the authorized traveler's check for cashing; and  
12 crediting the bank with the face value of the traveler's check.

13  
14 41. A system for authorizing the acceptance of a traveler's check, comprising:

15 a database comprising serial numbers of traveler's checks sold to buyers;

16 a receiver receiving from a merchant a request for authorization to accept a  
17 traveler's check, the request for authorization including a serial number of the  
18 traveler's check;

19 a database access device examining the database to determine whether the  
20 received serial number is valid; and

21 a transmitter transmitting an authorization to accept the traveler's check to  
22 the merchant, if the received serial number is valid.

23  
24 42. The system of claim 41, wherein the database further comprises:



1 a face value associated with each serial number.

2  
3 43. The system of claim 42, wherein the receiver further receives from the  
4 merchant a face value of the traveler's check in association with the serial number  
5 of the traveler's check.

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7 44. A method of generating valid traveler's checks, comprising the steps of:  
8 requesting a traveler's check of a selected face value from a traveler's  
9 check issuer;  
10 receiving validating information including a code from the traveler's check  
11 issuer;  
12 calculating, responsive to the received code, a serial number for the  
13 traveler's check; and  
14 generating a traveler's check including information based on the received  
15 validating information.

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17 45. The method of claim 44, wherein the generating step comprises the steps  
18 of:

19 calculating, responsive to the received validating information, a serial  
20 number for the traveler's check; and  
21 generating the traveler's check with the serial number and the face value.

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23 46. The method of claim 44, further comprising the step of:  
24 establishing an account with the traveler's check issuer.

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2 47. The method of claim 44, wherein the requesting step includes the step of:  
3 transmitting an account identifier to the traveler's check issuer.  
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5 48. A method of issuing and clearing a bearer's note comprising the steps of:  
6 receiving from a user information including  
7 a user identifier, and  
8 a face value of the bearer's note to be issued;  
9 transmitting to the user at least one code for use in generating the bearer's  
10 note;  
11 maintaining a database comprising serial numbers of bearer's notes issued  
12 to users;  
13 receiving a request for authorization to accept a bearer's note, the request  
14 for authorization including a serial number of the bearer's note;  
15 examining the database to determine whether the received serial number is  
16 valid; and  
17 communicating authorization to accept the bearer's note to the merchant,  
18 if the received serial number is valid.  
19

20 49. A system for issuing and clearing a bearer's note comprising:  
21 a receiver receiving, from a user, information including a user identification  
22 and a face value of the bearer's note to be issued;  
23 a transmitter transmitting, to the user, at least one code for use in  
24 generating the bearer's note;

1 a database comprising serial numbers of bearer's notes authorized for  
2 issuance to users;

3 a receiver receiving from a merchant a request for authorization to accept a  
4 bearer's note, the request for authorization including a serial number of the  
5 bearer's note;

6 a database access device examining the database to determine whether the  
7 received serial number is valid; and

8 a transmitter transmitting an authorization to accept the bearer's note to  
9 the merchant, if the received serial number is valid.

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